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ABSTRACT

This pamphlet presents guidelines that have been developed to help business sponsors make the most effective use of available resources in the development of materials for consumer education and information to help consumers become better decision makers in the marketplace and to become more participatory citizens. The guide outlines the steps critical to the development of educationally sound consumer materials; it presents content standards that the sponsoring organizations (American Council on Consumer Interests, Consumer Information Center, National Coalition for Consumer Education, and Society of Consumer Affairs Professionals in Business) believe are appropriate for consumer materials. Topics covered in the pamphlet include the following: content criteria; format and media; ensuring quality and credibility; developing materials for the classroom; and sources for more information (addresses and telephone numbers and descriptions of the services and publications of the four sponsoring agencies). (KC)

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## A WORD ABOUT THE SPONSORS OF THIS PUBLICATION

In 1982, the Society of Consumer Affairs Professionals in Business (SOCAP) prepared guidelines for business-sponsored consumer education materials. In the sincere belief that business, educators, government and consumers share a common goal of improving consumer education, members of the following four organizations have joined together to update and distribute these guidelines:

**American Council on Consumer Interests**

**Consumer Information Center**

**National Coalition for Consumer Education**

**Society of Consumer Affairs Professionals in Business**

# Consumer Education and Information:

## Guidelines for Business — Sponsored Materials

Responsibility for consumer education goes far beyond the bounds of the education system. Educators share this responsibility with all society and its institutions—including business, government and consumer organizations. One of the means of meeting this responsibility is the development and distribution of consumer materials.

Consumer education and information materials may take the form of pamphlets, booklets, filmstrips, videos, television programs, computer software, games, wall charts, or any of a variety of other print and audio/visual formats. Materials are created for a diversity of delivery systems including school classrooms, vocational training programs, cooperative extension programs, cable television networks, information displays, direct mailings, point-of-purchase offers, etc.

Historically, the primary goal of consumer education and information materials has been to help consumers become more rational and skilled decision makers in the marketplace. The present and future needs of consumers now demand a broader focus ranging from learning to cope with their present circumstances to participating as citizens to influence social, political, and economic change. The guidelines that follow have been developed to help business sponsors make the most effective use of available resources in the development of materials to meet these needs. Specifically, the purposes of the guidelines are:

- to outline the steps critical to the development of educationally sound consumer materials; and
- to present certain content standards that the sponsoring organizations believe are appropriate for consumer materials.

# Education-Information-Promotion

Business-sponsored materials generally fall into one of three broad categories: education, information, or promotion. There are no absolute definitions; but for the purposes of these guidelines, the categories are defined as follows:

***Education materials*** are designed to help educators decide what to teach and how to teach it; the focus of these materials is the learning process. Suggestions for supplemental learning activities are often included and generally emphasize helping students develop higher levels of skills, such as their ability to analyze and evaluate, versus simply memorizing facts. The information provided is unbiased. Sponsor identification is usually included, but content is generic in nature and does not mention brand names.

***Information materials*** provide a straightforward and objective presentation of facts, usually about a sponsor's product or service. The goals of information materials are more narrowly focused than consumer education materials. They offer practical tips the consumer can use in the marketplace when deciding how to allocate limited resources and deal with market problems. These materials may offer a variety of aids or checklists that assist the consumer in comparison shopping. Some of these materials offer tips on product use. Again, the sponsor is clearly identified; but the presentation is not promotional in nature.

***Promotion materials*** are designed primarily to sell a business product, service, image, or point of view. They may also have an educational or informational aspect; but the underlying purpose is to win new or assist current customers. Promotion materials frequently have an

emotional, enthusiastic tone and present only favorable information. The sponsor's name, logo, or brand names are mentioned prominently within the content. Some educators use these materials to provide a point of view or as examples for student use to practice evaluating market information for themselves.

## Objectives, Benefits and Needs

The first step in developing consumer materials is to determine the objectives of the project. What does the sponsor want to accomplish as a result of the education and information materials? What will the consumer have learned or be able to do as a result of using the sponsor's materials? Objectives that are appropriate are those that put consumer interests before business interests. Of course, many possibilities exist for sponsor benefits as well:

- more informed consumer decision making in the marketplace regarding the sponsor's product or service
- citizens who are more knowledgeable about business-related social issues
- enhancement of the company's image
- encouragment of brand loyalty
- support for business self-regulation

Besides defining objectives, the business sponsor should verify that there is a need for the materials it proposes to develop. Research may show that high-quality materials are already available. Exploratory meetings with the targeted users of the materials can help identify current issues, and perhaps lead the developer to other areas that need to be addressed. Meetings with representatives of the target audience can also offer valuable insight into the material format that will be most useful and provide tips on the most successful methods of marketing and distribution.

# Content Criteria

Consumer education and information materials should meet the following minimum standards.

**ACCURACY** Statements are consistent with established fact or with prevailing expert opinion on the subject. Information is easily verifiable. Information is current at the time the material is produced, and can be expected to remain current throughout the time the sponsor distributes it.

**OBJECTIVITY** Points of view are fairly presented. If the subject is controversial, arguments are balanced. Any sponsor bias is clearly stated and references to differing views are made.

**COMPLETENESS** The materials contain all relevant information and do not deceive or mislead by omission.

**LANGUAGE** Materials are both interesting and understandable. Word choice, organization and sentence length are suited to the primary target audience. Technical terms are used sparingly and are fully defined.

**NONDISCRIMINATION** The text and illustrations are free of any content that could be considered derogatory toward a particular group; for example, an ethnic group, an age group, a race, or sex. The diversity of our population should be recognized.

**NONCOMMERCIAL** The name or logo of the business sponsor is used to identify the source of the materials and, if applicable, to provide contacts for further information. Text and illustrations do not contain any of the sponsor's brand names, trademarks, related trade names, or corporate identification. The sponsor's legal copyright notice is used to designate ownership of presentation and date of production or revision. When appropriate, permission to reprint for nonprofit educational purposes should be noted.

## Format and Media

The selection of format and media for education and information materials is governed by such factors as content of the materials, primary target audience, and sponsor's budget. The materials should be designed so that they are convenient to store, handle, distribute and if appropriate, display. Select sizes and weights that minimize mail costs. With classroom materials, packaging should be sturdy enough to withstand classroom use. If the materials contain several separate items—for example, workbooks, game boards, a filmstrip and leaflets— give instructions on how to replace each of the items.

## Ensuring Quality and Credibility

To help ensure that the materials are of value from the users' viewpoint, consider putting together a developmental team to assist in identifying the target audience, selecting content and format, and setting up distribution and evaluation procedures. Review the depth of the team's expertise in each of these areas. In some cases, assistance from outside the organization may be of value.

A specialist in education could check that the language, format and educational activities in the materials are appropriate for the target audience. To ensure accuracy and objectivity, the sponsor might seek the input of a select group of people who have technical expertise in the subject areas and education. Representatives of consumer groups with backgrounds in the subject area could participate as well.

In searching for external experts to assist in the development or review of materials, local cooperative extension programs, universities and colleges, government consumer affairs offices, grassroots consumer organizations, professional organizations, and trade associations are excellent sources of help. Professional references for all outside

consultants should be checked and samples of their previous work reviewed.

Another option is cooperative publishing with a government agency, the media, or a consumer interest organization. When two or more organizations work together with the consumer interest in mind, all parties can gain from the joint creativity as well as the enhanced production and distribution capabilities. The benefits include:

- combining various perspectives and experience on topics of mutual interest
- reducing costs through the pooling of staff time, expertise, and budget
- expanding distribution through an increased number of media outlets
- engaging in a positive partnership with a governmental or private counterpart
- building consumer confidence in all participants

Having the intended audience use and review the materials may yield other suggestions about how the materials can be improved. During the development of the materials, field testing can be particularly beneficial. After full distribution, follow-up information can be gathered by including questionnaires or response cards with materials or by taking periodic surveys among those who have been exposed to the materials.

# Developing Materials for the Classroom

When developing materials for classroom use, established principles of curriculum development should be used. To ensure a quality product:

1. *Identify the objectives of the educational materials.* The objectives describe exactly what students should be able to do when they have completed the unit. For example, students will be able to summarize the advantages and disadvantages of adjustable rate home mortgages (ARMs).

2. *Determine the major concepts and generalizations* to be included in the content of the curriculum. The concepts should be consistent with the objectives. An example of a concept included in a lesson on home mortgages might be that ARMs have interest rates and monthly payments which may change over the life of the loan. A generalization might state that whether an adjustable rate mortgage is best for a particular family depends on the family's financial situation and the terms of the ARM.

3. *Describe appropriate learning experiences,* that is, activities in which students will participate to achieve the established objectives. For example, students will compute the monthly payment for a typical home mortgage at various loan interest rates available in their local community.

4. *Integrate content and learning experiences* so activities will reinforce what students learned from the content. For example, based on acquired knowledge, students will select mortgages to meet the needs of different types of households.

5. *Describe ways to evaluate student success* in learning and to determine whether objectives have been met. For example, prepare questions for oral or written tests; provide guidelines for evaluating student behavior in role-playing situations; describe pre- and post-testing activities to measure changes in student knowledge, attitudes, or behavior.

# For More Information

Business sponsors who would like further information regarding the development of consumer education and information materials are encouraged to contact any of the four consumer organizations listed below.

**American Council on Consumer Interests**
**240 Stanley Hall**
**University of Missouri**
**Columbia, MO 65211**
**314-882-3817**

The American Council on Consumer Interests (ACCI) was established in 1953 for professionals serving the interests of consumers through research and education, policy formulation and evaluation. ACCI was organized to promote better consumer education; to contribute to a better understanding of the role of consumers, producers, and governments in the American economy; to identify and clarify the consumer interest; to simulate research; and to disseminate research findings and other information on consumer issues, consumer related public policies and consumer education.

**Consumer Information Center**
**General Services Administration**
**G-142, 18th and F Sts., N.W.**
**Washington, D.C. 20405**
**202-566-1794**

The Consumer Information Center (CIC) of the U.S. General Services Administration was created in 1970 to assist federal agencies in the development, promotion and distribution of helpful, practical consumer publications. Through its cooperative publishing program, CIC encourages the federal government and the private sector to produce publications of mutual interest.

COALITION FOR CONSUMER EDUCATION
434 MAIN STREET
SUITE 201
CHATHAM, N.J. 07928-2120

The National Coalition for Consumer Education (NCCE) is a not-for-profit organization advocating consumer education in the nation's schools and communities. Founded in 1981, it operates through a national volunteer network of State Coordinators representing business, government, educators and consumer groups. NCCE provides leadership in promoting consumer education; serves as a resource and catalyst for the expansion of consumer education; conducts surveys to identify issues and trends; and publishes a quarterly newsletter.

**Society of Consumer Affairs Professionals in Business**
**4900 Leesburg Pike**
**Suite 400**
**Alexandria, VA 22302**
**703-998-7371 (Voice), 703-998-7904 (Fax)**

The Society of Consumer Affairs Professionals in Business (SOCAP) is an international, nonprofit association whose purpose is 1) to foster and maintain the integrity of business in dealings with consumers, and 2) to encourage and promote effective communication among business, government and consumers. Formed in 1973, SOCAP members represent over 1,000 companies, including large national and multi-national firms as well as mid-sized companies. As of 1990, SOCAP had chapters in 23 major metropolitan areas in the United States. There are also SOCAP organizations in Canada, Italy, and the United Kingdom.



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